

**Remarks**

The present Amendment makes minor clarifying amendments to the allowed claims of the present patent application. Claims 60-99 and 102-121 have been examined and allowed. By this Amendment, independent Claims 120 and 121 have been amended. Claims 1-59, 100, and 101 were previously cancelled without prejudice. It is respectfully submitted that no new matter has been added by the foregoing amendments. Additionally, it is respectfully requested that the present Amendment be entered prior to the issuance of the present application. If a decision is made not to enter the foregoing amendments in whole, Applicants respectfully request entry in part of those amendments for which the Examiner decides entry is proper per MPEP § 714.16(e).

**Amendments to the Claims**

By this Amendment, independent Claims 120 and 121 have been amended to reflect the amendments made by the Examiner's Amendment included in the Notice of Allowability mailed May 17, 2010. More specifically, as agreed by telephonic Examiner's interview on May 3, 2010, the recitations of "payee list" have been amended to recite "payee pick list."

Additionally, independent Claim 121 has been amended to correct a minor typographical error. More particularly, the second period following independent Claim 121 has been deleted. It is respectfully asserted that no new matter has been added by these amendments, and it is requested that these amendments be entered prior to the allowance of the present application.

**Conclusion**

It is not believed that extensions of time or fees for net addition of claims are required beyond those which may be otherwise provided for in the documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR § 1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

If there are any issues which can be resolved by teleconference call or an Examiner's Amendment, the Examiner is invited to call the undersigned attorney.

Respectfully submitted,



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